

***Research Article***

***Correlates of susceptibility to scams in community-dwelling older Black adults***

**Supplementary Table 1: Regression analysis with stepwise variable selection (older Black adults)**

	Cognitive function	Psychosocial factors	Personality	Behavioral economics
Episodic memory	×			
Semantic memory	-0.18 (0.05) ***			
Working memory	-0.12 (0.05)*			
Perceptual speed	×			
Visuospatial ability	×			
Wellbeing		-0.20 (0.05) ***		
Loneliness		×		
Neuroticism			0.14 (0.05) **	
Trust			×	
Financial and health decision making				-0.22 (0.05) ***
Financial and health literacy				-0.14 (0.05) **
Temporal discounting (large)				×
Confidence in literacy				×
<i>Adjusted R<sup>2</sup> of the model selected</i>	0.10	0.08	0.05	0.12

The models were controlled for age, sex, education and income.

Statistics presented are regression coefficient (standard error).

× not retained after variable selection. \*\*\*  $p<.001$ , \*\*  $p<0.01$ , \*  $p<0.05$

**Supplementary Table 2 Characteristics of older Black adults versus older White adults**

Demographics	Blacks (N=383)	Whites (N=1128)	<i>p</i>
Age (Mean, SD, Range)	77.7, 6.5, 62.7-95.0	81.6, 7.6, 59.0-100.8	<.001 †
Female (N, %)	315, 82.3%	855, 75.8%	0.009 §
Education (Mean, SD, Range)	15.1, 3.2, 8-30	15.7, 3.1, 5-30	0.003 †
Income (Median, IQR, Range)	7, 4-9, 1-10	8, 6-10, 1-10	<.001 △
Cognition			
MCI (N, %)	116, 30.3%	339, 30.1%	0.931 §
Global cognition (Mean, SD, Range)	0.14, 0.53, -1.64-1.45	0.29, 0.53, -1.48-1.62	<.001 †
Episodic memory (Mean, SD, Range)	0.32, 0.63, -2.30-1.69	0.28, 0.70, -2.54-1.90	0.352 †
Semantic memory (Mean, SD, Range)	0.09, 0.72, -2.43-1.77	0.32, 0.68, -2.29-2.30	<.001 †
Working memory (Mean, SD, Range)	-0.01, 0.78, -2.39-2.39	0.22, 0.73, -2.07-2.58	<.001 †
Perceptual speed (Mean, SD, Range)	0.12, 0.86, -2.36-2.56	0.25, 0.84, -3.11-2.65	0.006 †
Visuospatial ability (Mean, SD, Range)	-0.16, 0.79, -2.87-1.35	0.37, 0.68, -3.29-1.35	<.001 †
Physical health			
Basic activities of daily living (Median, IQR, Range)	0, 0-0, 0-5	0, 0-0, 0-6	0.007 △
Instrumental activities of daily living (Median, IQR, Range)	0, 0-1, 0-7	0, 0-1, 0-8	<.001 △
Mobility disability (Median, IQR, Range)	0, 0-1, 0-3	0, 0-1, 0-3	0.305 △
Medical conditions (Median, IQR, Range)	2, 1-2, 0-5	2, 1-2, 0-6	0.008 △
Psychosocial factors			
Wellbeing (Mean, SD, Range)	5.7, 0.6, 3-7	5.6, 0.6, 3.2-7	0.004 †
Depressive symptoms (Median, IQR, Range)	1, 0-2, 0-8	0, 0-1, 0-9	<.001 △
Life space (Median, IQR, Range)	6, 5-6, 1-6	6, 6-6, 0-6	0.006 △
Perceived discrimination (Median, IQR, Range)	1, 0-3, 0-9	0, 0-1, 0-8	<.001 △
Social network (Median, IQR, Range)	5, 3-7, 0-34	6, 3-9, 0-59	<.001 △
Loneliness (Mean, SD, Range)	2.1, 0.6, 1-4	2.2, 0.6, 1-5	0.012 †
Childhood adverse experience (Median, IQR, Range)	8, 4-14, 0-45	7, 3-13, 0-44	0.030 △
Personality			
Neuroticism (Mean, SD, Range)	6.2, 3.6, 0-22	6.7, 3.4, 0-19	0.012 †
Trust (Mean, SD, Range)	20.8, 4.0, 9-31	24.1, 3.6, 7-32	<.001 †
Behavioral economics			

Financial and health decision making (Mean, SD, Range)	7.0, 2.4, 0-12	8.1, 2.6, 0-12	<.001 <sup>†</sup>
Financial and health literacy (Mean, SD, Range)	61.0, 13.1, 24.2-90.1	69.6, 14.2, 2.2-100	<.001 <sup>†</sup>
Temporal discounting (small) (Mean, SD, Range)	0.024, 0.03, 0.002-0.10	0.014, 0.02, 0.003-0.08	<.001 <sup>†</sup>
Temporal discounting (large) (Mean, SD, Range)	1.10, 1.04, 0.07-3.05	0.60, 0.77, 0.07-2.73	<.001 <sup>†</sup>
Risk aversion (Mean, SD, Range)	0.42, 0.31, 0.04-0.91	0.29, 0.30, 0.04-0.91	<.001 <sup>†</sup>
Confidence in literacy (Mean, SD, Range)	3.2, 0.5, 1.4-4	3.3, 0.4, 1-4	0.001 <sup>†</sup>
Scam susceptibility (Mean, SD, Range)	2.4, 0.8, 1-5.2	2.7, 0.8, 1-5	<.001 <sup>†</sup>

<sup>†</sup> Student *t* test; <sup>§</sup> Chi-square test; <sup>Δ</sup> Wilcoxon rank sum test

**Supplementary Table 3 Bivariate correlations with scam susceptibility (older Black adults versus older White adults)**

Demographics	Blacks	Whites
Age <sup>1</sup>	0.20 ( $p<.001$ )	0.35 ( $p<.001$ )
Female <sup>2</sup>	$t_{381}=-0.61$ ( $p=0.54$ )	$t_{1126}=-1.58$ ( $p=0.11$ )
Education <sup>1</sup>	-0.09 ( $p=0.06$ )	-0.19 ( $p<.001$ )
Income <sup>1</sup>	-0.06 ( $p=0.25$ )	-0.24 ( $p<.001$ )
Cognition		
MCI <sup>2</sup>	$t_{381}=-5.32$ ( $p<.001$ )	$t_{1126}=-6.35$ ( $p<.001$ )
Episodic memory <sup>1</sup>	-0.22 ( $p<.001$ )	-0.22 ( $p<.001$ )
Semantic memory <sup>1</sup>	-0.27 ( $p<.001$ )	-0.27 ( $p<.001$ )
Working memory <sup>1</sup>	-0.20 ( $p<.001$ )	-0.17 ( $p<.001$ )
Perceptual speed <sup>1</sup>	-0.28 ( $p<.001$ )	-0.26 ( $p<.001$ )
Visuospatial ability <sup>1</sup>	-0.14 ( $p=0.007$ )	-0.17 ( $p<.001$ )
Physical health		
Basic activities of daily living <sup>1</sup>	0.10 ( $p=0.06$ )	0.12 ( $p<.001$ )
Instrumental activities of daily living <sup>1</sup>	0.06 ( $p=0.31$ )	0.26 ( $p<.001$ )
Mobility disability <sup>1</sup>	0.05 ( $p=0.31$ )	0.17 ( $p<.001$ )
Medical conditions <sup>1</sup>	0.04 ( $p=0.49$ )	0.11 ( $p<.001$ )
Psychosocial factors		
Wellbeing <sup>1</sup>	-0.23 ( $p<.001$ )	-0.27 ( $p<.001$ )
Depressive symptoms <sup>1</sup>	0.05 ( $p=0.28$ )	0.06 ( $p=0.06$ )
Life space <sup>1</sup>	-0.06 ( $p=0.24$ )	-0.14 ( $p<.001$ )
Perceived discrimination <sup>1</sup>	-0.06 ( $p=0.22$ )	-0.02 ( $p=0.53$ )
Social network <sup>1</sup>	0.02 ( $p=0.72$ )	-0.05 ( $p=0.12$ )
Loneliness <sup>1</sup>	0.19 ( $p<.001$ )	0.17 ( $p<.001$ )
Childhood adverse experience <sup>1</sup>	0.02 ( $p=0.73$ )	-0.06 ( $p=0.06$ )
Personality		
Neuroticism <sup>1</sup>	0.19 ( $p<.001$ )	0.13 ( $p<.001$ )
Trust <sup>1</sup>	-0.12 ( $p=0.031$ )	-0.14 ( $p<.001$ )
Behavioral economics		
Financial and health decision making <sup>1</sup>	-0.29 ( $p<.001$ )	-0.25 ( $p<.001$ )

Financial and health literacy <sup>1</sup>	-0.29 ( $p<.001$ )	-0.33 ( $p<.001$ )
Temporal discounting (small) <sup>1</sup>	0.10 ( $p=0.06$ )	0.09 ( $p=0.002$ )
Temporal discounting (large) <sup>1</sup>	0.11 ( $p=0.03$ )	0.10 ( $p<.001$ )
Risk aversion <sup>1</sup>	0.05 ( $p=0.32$ )	0.05 ( $p=0.08$ )
Confidence in literacy <sup>1</sup>	-0.18 ( $p<.001$ )	-0.20 ( $p<.001$ )

<sup>1</sup> Spearman correlation; <sup>2</sup> Student *t* test.

**Supplementary Table 4: Regression analysis with stepwise variable selection (older White adults)**

	Cognitive function	Physical health	Psychosocial factors	Personality	Behavioral economics
Episodic memory	×				
Semantic memory	-0.07 (0.03) **				
Working memory	×				
Perceptual speed	-0.06 (0.03)*				
Visuospatial ability	×				
Basic activities of daily living		×			
Instrumental activities of daily living		0.04 (0.01) **			
Mobility disability		×			
Medical conditions		×			
Wellbeing			-0.13 (0.02) ***		
Loneliness			×		
Life space			×		
Neuroticism				0.07 (0.02) **	
Trust				×	
Financial and health decision making					×
Financial and health literacy					-0.15 (0.03) ***
Temporal discounting (large)					×
Confidence in literacy					-0.05 (0.02)*
<i>Adjusted R<sup>2</sup> of the model selected</i>	0.17	0.16	0.18	0.16	0.19

The models were controlled for age, sex, education and income.

Statistics presented are regression coefficient (standard error).

× not retained after variable selection. \*\*\*  $p < .001$ , \*\*  $p < .01$ , \*  $p < .05$

**Supplementary Table 5: Disability of managing finance and scam susceptibility**

	Model 1			Model 2		
	$\beta$	SE	<i>p</i>	$\beta$	SE	<i>p</i>
Age	0.150	0.045	0.001	0.016	0.047	0.739
Male sex	0.098	0.117	0.403	0.100	0.114	0.380
Education	-0.009	0.050	0.862	0.139	0.053	0.009
Income	-0.016	0.020	0.437	0.015	0.019	0.430
Financial disability	0.570	0.274	0.038	0.127	0.265	0.632
Semantic memory	-	-	-	-0.130	0.052	0.012
Working memory	-	-	-	-0.054	0.050	0.276
Psychological wellbeing	-	-	-	-0.159	0.053	0.003
Neuroticism	-	-	-	0.040	0.050	0.425
Decision making	-	-	-	-0.117	0.056	0.038
Literacy	-	-	-	-0.126	0.057	0.026
<i>Model adjusted R</i> <sup>2</sup>	0.03			0.16		